

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/751,820 Confirmation No. 3634
Inventor: : Douglas S. McNair
Examiner : Tran N. Nguyen
Filed : 01/05/2004
Title : SYSTEM AND METHOD FOR RISK-ADJUSTING INDICATORS OF
ACCESS AND UTILIZATION BASED ON METRICS OF DISTANCE
AND TIME
Atty. Docket No. : CRNI.103792
Customer No. : 46169

Via EFS – Web Submission – January 9, 2008

Mail Stop AF
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Examiner Nguyen:

This amendment is submitted in response to the Final Office Action mailed August 9, 2007, the three-month period for response to which expired on November 9, 2007. This amendment is submitted within the two-month extension period, which expires on January 9, 2008, and a corresponding two-month extension fee is submitted herewith. Also, because the status of this application is after-Final, a corresponding Request for Continued Examination, along with an appropriate fee, is submitted herewith.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 5 of this paper.

Amendments to the Drawings: None.

Remarks begin on page 8 of this paper.